

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Thomas Taylor Pearce  
Jenifer Marie Pearce  
Debtors

Case No. 24-02059-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Nov 07, 2024

User: AutoDocket  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2024:**

Recip ID	Recipient Name and Address
db	+ Thomas Taylor Pearce, 878 Joy Drive, Greencastle, PA 17225-9049
cr	+ Antrim Township, PO Box 130, Greencastle, PA 17225-0130
5648316	+ Antrim Township, care of Steven P Miner Esq, 3631 N Front Street, Harrisburg, PA 17110-1533
5646696	+ Antrim Twp Water/Sewer, 10655 Antrim Church Rd, Greencastle, PA 17225-9577
5646698	+ Borough of Greencastle, 60 N Washington Street, Greencastle, PA 17225-1230
5646700	Dicks Home Care Inc, PO Box 71248, Charlotte, NC 28272-1248
5646701	+ Greencastle Physical Therapy, 145 E Baltimore Street, Suite 2, Greencastle, PA 17225-1215
5656347	+ Interstate Garage Doors Inc, 5292 Cumberland Hwy, Chambersburg PA 17202-9618
5646705	+ Nonprofit Alliance of, Consumer Advocates, 1503 S Coast Dr Ste 100C, Costa Mesa, CA 92626-1526
5647584	U.S. Department of Housing and Urban Development, 12th Floor 801 Market Street, Philadelphia, PA 19107
5656348	US Dept of Housing & Urban Dev, 12th Floor 801 Market Street, Philadelphia PA 19107
5646709	+ Waynesboro Hospital, 501 E Main Street, Waynesboro, PA 17268-2394
5646710	Wellspring Health, 4100 International Plz Ste 800, Fort Worth, TX 76109-4839
5646711	+ Wellspan Medical Group, 1803 Mt Rose Avenue, York, PA 17403-3026

TOTAL: 14

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
jdb	+ Email/PDF: jmpearce878@gmail.com	Nov 07 2024 18:41:00	Jenifer Marie Pearce, 878 Joy Drive, Greencastle, PA 17225-9049
5646695	Email/Text: ebn@americollect.com	Nov 07 2024 18:42:00	AmeriCollect, Inc., PO Box 1690, Manitowoc, WI 54221
5646694	Email/Text: ebn@americollect.com	Nov 07 2024 18:42:00	Americollect, 1851 S Alverno Road, Manitowoc, WI 54221
5646697	+ Email/Text: collection.department@bcefcu.com	Nov 07 2024 18:42:00	Baltimore County Employees FCU, 23 W Susquehanna Avenue, Towson, MD 21204-5291
5646699	+ Email/Text: rm-bknotices@bridgecrest.com	Nov 07 2024 18:42:00	Bridgecrest Acceptance Corp, Po Box 53087, Suite 100, Phoenix, AZ 85072-3087
5646692	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 07 2024 18:41:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5646702	^ MEBN	Nov 07 2024 18:38:06	KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5646703	+ Email/Text: inchargehq@westcreekfin.com	Nov 07 2024 18:42:00	Koalafi, Attn: Bankruptcy, Po Box 5518, Glen Allen, VA 23058-5518
5660121	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 07 2024 18:51:47	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
5646704	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Nov 07 2024 18:51:20	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma

			City, OK 73126-0648
5646693	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2024 18:41:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5646706	+ Email/PDF: ais.sync.ebn@aisinfo.com	Nov 07 2024 18:51:42	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5646707	+ Email/Text: bankruptcies@penncredit.com	Nov 07 2024 18:41:00	UPMC Health Regional Phys, c/o Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110-9307
5646708	^ MEBN	Nov 07 2024 18:39:28	UPMC in Central PA, PO Box 2353, Harrisburg, PA 17105-2353
5649685	Email/Text: bankruptcynotification@wellspan.org	Nov 07 2024 18:41:00	Wellspan Health, P O Box 15119, YORK, PA 17405-7119
5646712	Email/Text: bankruptcy@firstenergycorp.com	Nov 07 2024 18:42:00	West Penn Power, Post Office Box 16001, Reading, PA 19612-6001
5656394	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 07 2024 18:42:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
TOTAL: 17			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor MIDFIRST BANK blemon@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 2 Jenifer Marie Pearce gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 1 Thomas Taylor Pearce gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Steven P Miner	

District/off: 0314-1  
Date Rcvd: Nov 07, 2024

User: AutoDocke  
Form ID: pdf002

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Total Noticed: 31

on behalf of Creditor Antrim Township sminer@cklegal.net mrenno@cklegal.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:  
**Thomas Taylor Pearce**  
**Jenifer Marie Pearce**

CHAPTER 13  
CASE NO. **1:24-bk-02059**

- ☒ ORIGINAL PLAN  
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)  
☐ Number of Motions to Avoid Liens  
☒ Number of Motions to Value Collateral

**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☐ Included ☒ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ **0.00** (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$3,600.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
10/2024	09/2027	\$100.00	\$0.00	\$100.00	\$3,600.00
				Total Payments:	\$3,600.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is **\$1,539.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, the rest of § 1.B.2 and complete § 1.B.3 if applicable*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the amount **necessary to pay the plan in full**, from the sale of property known and designated as **878 Joy Drive, Greencastle, PA 17225**. All sales shall be completed **within one year of confirmation of the plan**. If the property does not sell by the date specified, then the disposition of the property shall be as follows:  
**Auction of the real estate.**

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

**2. SECURED CLAIMS.**

**A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Midland Mortgage Co.	878 Joy Drive, Greencastle PA 17225	4587- Debtors will pay \$1,000.00/per month, pending sale of real estate.

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Midland Mortgage Co	878 Joy Drive Greencastle, PA 17225	\$44,201.69	\$0.00	Payment in full, as per Proof of Claim, from the sale of the real estate

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.

2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.

3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
Antrim Twp Water/Sewer	878 Joy Drive Greencastle, PA 17225 Franklin County	\$594.00	0.00%	Payment in full, as per Proof of Claim, from the sale of the real estate
Borough of Greencastle	878 Joy Drive Greencastle, PA 17225 Franklin County	\$159.37	0.00%	Payment in full, as per Proof of Claim, from the sale of the real estate.
U.S. Dept of Housing & Urban Development	878 Joy Drive Greencastle, PA 17225 Franklin County	\$78,473.08 (as per filed Proof of Claim)	0.00%	Payment in full, as per Proof of Claim, from the sale of the real estate.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

**F. Surrender of Collateral. Check one.**

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

☒ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

### 3. **PRIORITY CLAIMS.**

#### **A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- a. In addition to the retainer of \$ 0.00 already paid by the Debtor, the amount of \$ 0.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ See Disclosure of Attorney Compensation per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.

*Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

#### **B. Priority Claims (including, certain Domestic Support Obligations)**

☒ None. *If "None" is checked, the rest of § 3.B need not be completed or reproduced.*

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

### 4. **UNSECURED CLAIMS**

#### **A. Claims of Unsecured Nonpriority Creditors Specially Classified.**

*Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

### 5. **EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

### 6. **VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.
- ☐ entry of discharge.
- ☒ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).  
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:*

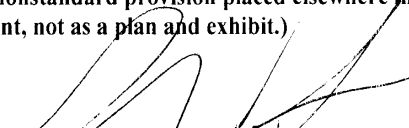
Level 1: Adequate protection payments.  
 Level 2: Debtor's attorney's fees.  
 Level 3: Domestic Support Obligations.  
 Level 4: Priority claims, pro rata.  
 Level 5: Secured claims, pro rata.  
 Level 6: Specially classified unsecured claims.  
 Level 7: Timely filed general unsecured claims.  
 Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS**

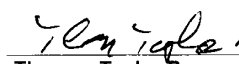
Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void.  
 (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: \_\_\_\_\_


9/14/24

  
 Gary J. Imblum

Attorney for Debtor

  
 Thomas Taylor Pearce

Debtor

  
 Jennifer Marie Pearce

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.